

WEBSTER FINANCIAL CORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1145476	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$17,699	\$17,983	1.6%		
Loans	\$11,036	\$11,064	0.3%		
Construction & development	\$329	\$187	-43.3%		
Closed-end 1-4 family residential	\$3,948	\$4,106	4.0%		
Home equity	\$1,946	\$1,921	-1.3%		
Credit card	\$0	\$0			
Other consumer	\$21	\$24	10.9%		
Commercial & Industrial	\$2,705	\$2,568	-5.1%		
Commercial real estate	\$1,795	\$1,883	4.9%		
Unused commitments	\$3,930	\$3,670	-6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3,852	\$4,613	19.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$926	\$866	-6.5%		
Cash & balances due	\$559	\$211	-62.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$75	\$125	67.3%		
Open-end HELOC originated for sale (quarter)	\$14	\$11	-20.1%		
Closed-end mortgage originations sold (quarter)	\$82	\$83	0.8%		
Open-end HELOC originations sold (quarter)	\$14	\$11	-20.2%		
Liabilities	\$15,865	\$15,954	0.6%		
Deposits	\$14,126	\$13,698	-3.0%		
Total other borrowings	\$1,401	\$1,859	32.7%		
FHLB advances	\$544	\$768	41.2%		
Equity					
Equity capital at quarter end	\$1,824	\$2,019	10.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$100	\$100	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.6%	--		
Tier 1 risk based capital ratio	10.5%	12.4%	--		
Total risk based capital ratio	12.6%	14.3%	--		
Return on equity ¹	-1.6%	6.6%	--		
Return on assets ¹	-0.2%	0.7%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	92.9%	117.5%	--		
Loss provision to net charge-offs (qtr)	129.5%	44.7%	--		
Net charge-offs to average loans and leases ¹	1.8%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	27.8%	14.8%	3.1%	2.8%	--
Closed-end 1-4 family residential	3.3%	3.0%	0.3%	0.3%	--
Home equity	1.4%	1.1%	0.5%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.5%	0.8%	0.8%	--
Commercial & Industrial	3.4%	2.2%	0.7%	0.4%	--
Commercial real estate	1.1%	1.9%	0.1%	0.1%	--
Total loans	3.3%	2.5%	0.5%	0.3%	--